Sidney Stables Financial & Operating Profile

N1807 Sidney Smith Lane, Lake Geneva, WI 53147 • $7,900,000 Estate Analysis

1. Purchase & Financing Baseline

Analyzing the acquisition structure for the 9,000+ sq. ft. Geneva Lake estate based on standard cash requirements and prevailing lending parameters (excluding personalized commercial loan structures):

- **Down Payment (20%):** $1,580,000 cash required upfront.
- **Loan Amount:** $6,320,000 principal financed.
- **Estimated Mortgage Payment:** Approximately $40,468 per month ($485,616 per year) covering Principal & Interest at a 30-year fixed rate (~6.63%).

2. Fixed Carrying Costs (Annualized)

Expense Item	Annual Estimate	Notes / Context
Property Taxes	$38,581 – $40,226	Based on recent Walworth County historical assessments.
Homeowners Insurance	~$19,752	Approx. $1,646/month for custom luxury waterfront construction.
Total Fixed Carrying Costs	**~$58,333 – $60,000**	Baseline mandatory overhead prior to utilities or debt service.

3. Operating & Lifestyle Overhead (Annual)

Maintaining a sprawling 5.9-acre wooded estate with private lake infrastructure requires dedicated operational support:

- **Property Management & Groundskeeping ($15,000 – $30,000 / yr):** Encompasses acreage maintenance, wildflower field care, trail management, private security gate servicing, and essential winter snow removal across the property.
- **Power Bill - Electric ($4,000 – $6,000 / yr):** Powers central air conditioning systems, well pumps, multi-zone security cameras, and ambient architectural lighting across the extensive grounds.
- **Gas Bill - Heating ($3,500 – $6,000 / yr):** Powers forced air systems, auxiliary units, and extensive **in-floor radiant heating** which provides comfort during severe Wisconsin winters but demands higher seasonal gas usage.
- **Internet & Communications Redundancy ($2,500 – $4,000 / yr):** Integrates standard high-speed broadband, high-density enterprise Wi-Fi mesh coverage across the main residence and grounds, plus a dedicated Starlink 5G satellite backup line.

- **Water & Septic Maintenance (*$1,000 – $2,000 / yr*):** Routine servicing, inspections, and pumping for the private well and mound septic system.

4. Waterfront & Boating Infrastructure

The estate includes 25 feet of prime Geneva Lake frontage, a private pier, and a canopied slip granting direct access to the entire lake and its boating ecosystem.

- **Pier & Dock Operations:** Seasonal installation, spring/fall removal, and structural preservation.
- **Watercraft Upkeep (*$5,000 – $15,000+ / yr*):** Comprehensive budgeting covering marine insurance, fuel, seasonal slip permits, winterization, and secure off-season storage for high-end vessels.

5. Consolidated Annual Financial Summary

Expense Category	Annual Cost Range
Property Taxes & Insurance	$58,333 – $60,000
Property Management & Grounds	$15,000 – $30,000
Utilities (Gas, Electric, Water/Septic)	$8,500 – $14,000
Internet & Starlink Redundancy	$2,500 – $4,000
Boating & Pier Upkeep	$5,000 – $15,000
Total Operating Overhead (Excl. Mortgage)	**~$89,333 – $123,000 / year**